

EXHIBIT C

Exhibit C**Asserted Claims of U.S. Patent No. 5,974,148 with Disputed Terms/Phrases Referenced**

<u>Term Ref. Nos.</u>	<u>Asserted Claims of the '148 Patent</u>
8, 20, 31, 37, 38	<p>1.¹ A method of transferring funds from a first party to a second party, the method comprising:</p> <p>creating a variable authentication number (VAN) on a computer using first information and a secret key of the first party, the first information including an amount and information for identifying the first party or the second party, the VAN attesting to the authenticity of the first party and the first information;</p> <p>creating an instrument by the first party for transferring funds to the second party, the instrument including the first information and the variable authentication number (VAN) and attaching the VAN to the instrument.</p>
31, 39	4. The method of claim 1 wherein the secret key is obtained by the first party using a PIN, or using descriptive details, of the first party .
2, 8, 13, 14, 15, 16, 17, 18, 40	<p>28. A payment method, comprising:</p> <p>a payer obtaining a document containing document information, the document information being associated with a debt incurred by the payer or for goods or for services to be paid for or purchased by the payor;</p> <p>the payer creating a variable authentication number (VAN) on a computer using at least a portion of the document information, and a secret key of the payor, the document information including an amount, and information for identifying the payee, the VAN being used for attesting to the authenticity of the payor</p>

¹ Plaintiff asserts claim 4 which is dependent upon claim 1. Claim 1 itself is not asserted.

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	<p>and document information; and</p> <p>the payor creating a payment instrument using the document information and appending the VAN to the payment instrument, the payment instrument being used to pay for the incurred debt or for the purchase of goods or services.</p>
8, 19, 20, 21, 26, 31, 42	<p>34. A funds transfer method comprising:</p> <p>a first party creating an instrument for transferring funds to a second party, the adequacy of the funds in the first party's account being verified after the instrument is issued;</p> <p>using a computer to create a variable authentication number (VAN), the VAN being created using at least a secret key of the first party; and</p> <p>including the VAN with the instrument for subsequent use in attesting to the authenticity of the instrument.</p>
1, 8, 11, 15, 19, 22, 23, 24, 25, 31, 43, 44	<p>35. A funds transfer method comprising:</p> <p>an originator party creating an instrument for transferring funds to a recipient party, the instrument information comprising (i) a variable authentication number (VAN), and (ii) one or more pieces of payment information including an amount, information for identifying the recipient party or the originator party, a date, and a check control or serial number;</p> <p>creating an error detection code (EDC1) by coding one or more pieces of the payment information; and</p> <p>creating the VAN on a computer by coding the EDC1 using a secret key of the originator, the originator's VAN being usable to determine the authenticity of the one or more pieces of payment information.</p>